

Document Prepared By:

RONALD E. MEHARG

DOCX, LLC

1111 ALDERMAN DRIVE

SUITE #350

ALPHARETTA, GA 30005

TELEPHONE #: 770/753.4373

When recorded return to:

DOCX, LLC

1111 ALDERMAN DR., SUITE 350

ALPHARETTA, GA 30005

MIN #: 100045600003410505

VRU Tel. #: 888/679-MERS

Project #: R043MERSWF

Reference #: 685-2708432



* 6 8 5 - 2 7 0 8 4 3 2 *

Secondary Reference #: 20051130 (R043)

PIN/Tax ID #: 207210050 0011300

Property Address:

4390 JESSICA DRIVE

SOUTHAVEN, MS 38654

MSAC-5

04/28/05

11/21/05 10:35:35
BK 2,356 PG 313
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

AUTHORIZATION TO CANCEL

THE UNDERSIGNED, Mortgage Electronic Registration Systems, Inc. "MERS" as nominee for Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc., whose address is 2701 WELLS FARGO WAY, MAC X9901-026, MINNEAPOLIS, MN 55467, being the present legal owner and holder of the indebtedness secured by that certain Deed of Trust described below, in acknowledgment of payment in full of all sums described in and secured by said Deed of Trust, does hereby authorize and request the Chancery Clerk of said County to enter satisfaction of and cancellation of record of said Deed of Trust.

Original Borrower(s): M. TODD RAY AND DONNA W. RAY, HUSBAND AND WIFE

Original Trustee: FIDELITY NATIONAL TITLE COMPANY

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$156,000.00

Date of Deed of Trust: 7/19/2001

Recording Date: 8/8/2001

Book: 1366

Page: 0107

Legal Description:

Comments: ORIGINAL LENDER: E*TRADE MORTGAGE CORPORATION, A CORPORATION and recorded in the official records of DESOTO, State of Mississippi affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11/15/2005.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

LINDA GREEN

VICE PRESIDENT

JESSICA LEETE

ASSISTANT SECRETARY

State of GA

County of FULTON

On this date of 11/15/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named LINDA GREEN and JESSICA LEETE, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and ASSISTANT SECRETARY respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public:



DIANNE MISKELL
Notary Public - Georgia
Fulton County
My Comm. Expires June 14, 2008